

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chong Yon Huber
Debtor

Case No. 20-00795-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 17, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	# Chong Yon Huber, 3 Wagon Lane, Jefferson Township, PA 18436-3950
5312904	ALAN BRIAN JONES, ESQUIRE, LAW OFFICES OF ALAN BRIAN JONES, P.O. BOX 627, LAKE ARIEL, PA 18436-0627
5312910	+ CHASE CARD SERVICES, P.O. BOX 1423, WILMINGTON, DE 19899-1423
5312914	KEYSTONE MEDICAL LABORATORIES, P. O. BOX 1878, KINGSTON, PA 18704, LOWES STORE, P.O. BOX 530914 ATLANTA, GA 30353-0914
5312916	NBT BANK, P.O. BOX 790408, SAINT LOUIS, MO 63179-0408
5312917	PEOPLE'S SECURITY BANK & TRUST (WALMART/SYNCHRONY, CARDMEMBER SERVICES, P.O. BOX 790408, SAINT LOUIS, MO 63179-0408
5312919	+ RESIDENTIAL GLOBAL SOLUTION, INC., COLLECTING FOR AMEX, 500 NORTH FRANKLIN ST, SUITE 200, RAMSEY, NJ 07446-1178
5312921	+ SCRANTON ENDOSCOPY CENTER, 517 ASH STREET, SUITE 1, SCRANTON, PA 18509-2902
5312923	THE CENTER FOR ESTHETICAL DENTISTRY, 1112 MEADE STREET, SCRANTON, PA 18512
5312926	+ VIDA VACATIONS, MAIL SERVICES, P.O. BOX 56369, HOUSTON, TX 77256-6369

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 17 2025 22:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312905	Email/PDF: bncnotices@becket-lee.com	Apr 17 2025 18:54:23	AMERICAN EXPRESS, P.O BOX 981535, EL PASO, TX 79998-1535
5319415	Email/PDF: bncnotices@becket-lee.com	Apr 17 2025 18:54:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5312906	EDI: BANKAMER	Apr 17 2025 22:47:00	BANK OF AMERICA, P.O. BOX 45224, JACKSONVILLE, FL 32232-5224
5312908	EDI: WFNNB.COM	Apr 17 2025 22:47:00	BOSCOVS, C/O COMENITY, BANKRUPTCY DEPT., P.O. BOX 183043, COLUMBUS, OH 43218-3043
5319078	EDI: BANKAMER	Apr 17 2025 22:47:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
5312909	Email/Text: mtgbk@shellpointmtg.com	Apr 17 2025 18:51:00	CALIBER HOME LOANS, P.O. BOX 619063, DALLAS, TX 75261-9063
5312911	EDI: WFNNB.COM	Apr 17 2025 22:47:00	COMENITY- VICTORIA'S SECRET, P.O. BOX 659728, SAN ANTONIO, TX 78265-9728
5312915	EDI: CITICORP	Apr 17 2025 22:47:00	MACYS, C/O BANKRUPCY PROCEEDING

			DEPT., P.O. BOX 8053, MASON, OH 45050
5326993	EDI: Q3G.COM	Apr 17 2025 22:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5312912	EDI: PHINGENESIS	Apr 17 2025 22:47:00	GENESIS FS CARD SERVICES, P.O. BOX 84049, COLUMBUS, GA 31908-4049
5312913	EDI: SYNC	Apr 17 2025 22:47:00	J.C. PENNEY, C/O SYNCHRONY BANK, P.O. BOX 960090, ORLANDO, FL 32896-0090
5326828	EDI: JEFFERSONCAP.COM	Apr 17 2025 22:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5320200	+ Email/Text: RASEBN@raslg.com	Apr 17 2025 18:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5599388	^ MEBN	Apr 17 2025 18:46:58	MATRIX FINANCIAL SERVICES CORPORATION, C/O RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, MATRIX FINANCIAL SERVICES CORPORATION, C/O RoundPoint Mortgage Servicing LLC 29715-0200
5599387	^ MEBN	Apr 17 2025 18:46:57	MATRIX FINANCIAL SERVICES CORPORATION, C/O RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
5326617	^ MEBN	Apr 17 2025 18:47:01	MATRIX FINANCIAL SERVICES CORPORATION, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
5323316	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2025 18:51:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
5312907	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	BBVA COMPASS, P.O. BOX 192, BIRMINGHAM, AL 35201-0192
5327806	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
5449477	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5449478	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101, PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5312918	Email/Text: pasi_bankruptcy@chs.net	Apr 17 2025 18:51:00	PROFESSIONAL ACCOUNT SERVICES, COLLECTING FOR MOSES TAYLOR HOSPITAL, P.O. BOX 188, BRENTWOOD, TN 37024-0188
5325498	EDI: Q3G.COM	Apr 17 2025 22:47:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5325497	EDI: Q3G.COM	Apr 17 2025 22:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5320611	EDI: Q3G.COM	Apr 17 2025 22:47:00	Quantum3 Group LLC as agent for, GFSPL LLC, PO Box 788, Kirkland, WA 98083-0788
5312920	EDI: SYNC	Apr 17 2025 22:47:00	SAM'S CLUB MC/SYNCRB, P.O. BOX 960013, ORLANDO, FL 32896-0013
5312922	EDI: SYNC	Apr 17 2025 22:47:00	SYNCHRONY BANK/AMAZON, P.O. BOX 960013, ORLANDO, FL 32896-0013
5308004	^ MEBN	Apr 17 2025 18:46:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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5657210	^ MEBN	Apr 17 2025 18:47:09	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
5657211	^ MEBN	Apr 17 2025 18:47:10	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC, 446 Wrenplace Road, Fort Mill, SC 29715, TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC 29715-0200
5312924	EDI: CITICORP	Apr 17 2025 22:47:00	THE HOME DEPOT, P.O. BOX 9001010, LOUISVILLE, KY 40290-1010
5321128	EDI: USBANKARS.COM	Apr 17 2025 22:47:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5312925	EDI: WFNNB.COM	Apr 17 2025 22:47:00	ULTRA BEAUTY, P.O. BOX 659820, SAN ANTONIO, TX 78265-9120
5312927	EDI: SYNC	Apr 17 2025 22:47:00	WALMART/SYNCHRONY BANK, P.O. BOX 530927, ATLANTA, GA 30353-0927
TOTAL: 35			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
5319416	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5319417	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5312903	##	CHONG YON HUBER, 3 WAGON ROAD, JEFFERSON TOWNSHIP, PA 18436-3950

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Alan Brian Jones	on behalf of Debtor 1 Chong Yon Huber abjlaw1945@gmail.com sunnyslight@aol.com;jonesar88652@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Matrix Financial Services Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

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James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor BANK OF AMERICA N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Matrix Financial Services Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael J Clark	on behalf of Creditor TH MSR Holding LLC c/o RoundPoint Mortgage Servicing LLC pabk@logs.com
Sherri Smith	on behalf of Creditor TH MSR Holding LLC c/o RoundPoint Mortgage Servicing LLC ssmith@stradley.com amautz@pincuslaw.com
Tullio DeLuca	on behalf of Debtor 1 Chong Yon Huber tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Chong Yon Huber

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3858

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00795-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Chong Yon Huber
aka Sujin Huber, aka Sujin Chong Huber**By the
court:**4/17/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.